



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

STEVEN MITNICK, ESQ., SM0556

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*Counsel to SM Financial Services Corporation*

Order Filed on February 10, 2023

by Clerk

U.S. Bankruptcy Court

District of New Jersey

In Re:

Case No.: 07-22479/MBK

LANCASTER MORTGAGE BANKERS, LLC d/b/a DIRECT  
LENDING GROUP

Hearing Date: \_\_\_\_\_, 2023 at 10:00 a.m.

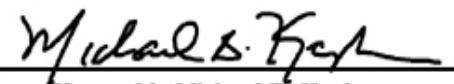
Debtor.

Judge: Honorable Michael B. Kaplan

**ORDER TO APPROVE PAYOFF OF SECOND MORTGAGE, ALLOWING PAYMENT TO SM FINANCIAL SERVICES  
CORPORATION AND ALLOWING SM FINANCIAL SERVICES CORPORATION TO EXECUTE ANY  
DOCUMENTATION TO DISCHARGE SECOND MORTGAGE ON 146-148 TRACY AVENUE, LYNN, MA 01902**

The relief set forth on the following pages, numbered two (2) through (2) is hereby **ORDERED**.

**DATED: February 10, 2023**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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LANCASTER MORTGAGE BANKERS, LLC d/b/a DIRECT LENDING GROUP

Case No.: 07-22479/MBK

**ORDER TO APPROVE PAYOFF OF SECOND MORTGAGE, ALLOWING PAYMENT TO SM FINANCIAL SERVICES CORPORATION AND ALLOWING SM FINANCIAL SERVICES CORPORATION TO EXECUTE ANY DOCUMENTATION TO DISCHARGE SECOND MORTGAGE ON 146-148 TRACY AVENUE, LYNN, MA 01902**

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THIS MATTER having been opened by this Court by way of a Notice of Motion by and through SM Financial Services Corporation's counsel seeking an Order to Approve Payoff of Second Mortgage, Allowing Payment to SM Financial Services Corporation and Allowing SM Financial Services Corporation to Execute any Documentation to Close on 146-148 Tracy Avenue, Lynn, MA 01902, and the Court having considered same and for good cause:

IT IS ORDERED that:

1. The payoff of the second mortgage held by Lancaster Mortgage Bankers, LLC d/b/a Direct Lending with regard to the 146-148 Tracy Avenue, Lynn, MA 01902 as annexed to the Certification of Steven Mitnick, Esq. as Exhibit "B" is hereby approved and to be paid directly to SM Financial Services Corporation.
2. SM Financial Services Corporation is authorized to execute to execute any documents necessary to discharge second mortgage per the below on property located 146-148 Tracy Avenue, Lynn, MA 01902.

Mortgagor: Ermita F. Diaz

Mortgagee: Lancaster Mortgage Bankers

Dated: 08/09/2005

Recorded: 08/11/2005

Doc ID: 2005081100011

Bk: 24685 Pg: 150

In re:  
Lancaster Mortgage Bankers, LLC  
Debtor

Case No. 07-22479-MBK  
Chapter 7

District/off: 0312-3  
Date Rcvd: Feb 10, 2023

User: admin  
Form ID: pdf903

Page 1 of 4  
Total Noticed: 2

The following symbols are used throughout this certificate:

**Symbol** **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2023:**

Recip ID	Recipient Name and Address
db	+ Lancaster Mortgage Bankers, LLC, 20 Independence Boulevard, Warren, NJ 07059-2731
aty	+ Vincent F. Papalia, Saiber, LLC, 18 Columbia Turnpike, Suite 200, Florham Park, NJ 07932-2266

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 12, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2023 at the address(es) listed below:

Name	Email Address
Adam D. Greenberg	on behalf of Interested Party Michael A Cohn agreeenberg@hglclaw.com btemple@hglclaw.com
Alexandra T. Garcia	on behalf of Creditor Specialized Loan Servicing LLC as servicer for U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-12ALT, Asset-Backed Certificates, Series 2005-12ALT NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia	on behalf of Creditor U.S. Bank U.S. Bank National Association as Trustee for Morgan Stanley Mortgage Loan Trust 2007-11AR NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia	on behalf of Creditor Saxon Mortgage Services Inc. NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia	

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on behalf of Creditor The Bank of New York Trust Company N.A. as successor to JPMorgan Chase Bank, National Association, f/k/a JPMorgan Chase Bank, as Trustee For Truman Capital Mortgage Loan Trust 2006-1 bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com

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Christine A. Pinto

on behalf of Creditor OneWest Bank FSB as Servicer for Deutsche Bank National Trust Company BKcourtnotices@parkermccay.com

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Colin R. Robinson

on behalf of Defendant Michael Brennan crobinson@pszjlaw.com

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Denise E. Carlon

on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of the Terwin Mortgage Trust 2006-7 Asset-BackedCertificates, TMTS Series 2006-7 bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com

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on behalf of Creditor Deutsche Bank c/o Countrywide Home Loans Inc. doris@efwlaw.com

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Herbert K. Ryder

District/off: 0312-3

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District/off: 0312-3

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